

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Albert D Heath  
Nicole S Heath  
Debtor(s)

Case No. 15 B 37537

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/03/2015.
- 2) The plan was confirmed on 02/25/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/01/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/14/2016, 01/05/2017.
- 5) The case was Dismissed on 01/19/2017.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,110.00
Less amount refunded to debtor	\$900.38

**NET RECEIPTS:** **\$4,209.62**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,895.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$180.71
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,075.71**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate South Suburban Hospital	Unsecured	200.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	368.70	740.25	740.25	0.00	0.00
AT&T	Unsecured	240.00	NA	NA	0.00	0.00
Bank of New York Mellon	Secured	24,390.00	18,877.62	18,877.62	0.00	0.00
Bank of New York Mellon	Secured	20,585.74	20,585.74	20,585.74	-18.75	0.00
Capital One Auto Finance	Unsecured	2,325.00	2,336.68	2,336.68	0.00	0.00
Central Credit/Penn Cr	Unsecured	495.00	NA	NA	0.00	0.00
City of Harvey Water Department	Secured	585.00	0.00	585.00	80.00	0.00
Comcast	Unsecured	150.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	1,100.00	1,272.82	1,272.82	0.00	0.00
Department Of Education	Unsecured	68,991.90	57,881.50	57,881.50	0.00	0.00
DeVry Education Group	Unsecured	3,550.00	3,897.99	3,897.99	0.00	0.00
Enhanced Recovery	Unsecured	1,402.00	NA	NA	0.00	0.00
Global Netwk	Secured	3,722.00	NA	NA	0.00	0.00
Harvard Collection	Unsecured	2,015.00	NA	NA	0.00	0.00
Illinois Department Of Healthcare And Fa	Priority	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Secured	13,297.00	11,169.71	11,169.71	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	12,744.90	NA	NA	0.00	0.00
Kennedy King College	Unsecured	225.00	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	1,350.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	0.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	675.00	675.00	675.00	0.00	0.00
Municipal Collections Of America	Unsecured	1,060.00	337.50	337.50	0.00	0.00
Municipal Collections Of America	Unsecured	0.00	250.00	250.00	0.00	0.00
Nicor Gas	Unsecured	0.00	1,639.98	1,639.98	0.00	0.00
Ntl Acct Srv	Unsecured	484.00	NA	NA	0.00	0.00
peoples gas	Unsecured	100.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	477.00	477.83	477.83	0.00	0.00
Silverleaf Club	Secured	5,000.00	NA	NA	0.00	0.00
Southwest Credit Systems	Unsecured	310.00	NA	NA	0.00	0.00
Specialized Loan Servicing LLC	Secured	1,792.17	0.00	1,792.17	72.66	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Trust Rec Sv	Unsecured	102.00	NA	NA	0.00	0.00
United Student Aid Funds Inc	Unsecured	19,639.00	21,306.67	21,306.67	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$18,877.62	\$0.00	\$0.00
Mortgage Arrearage	\$22,377.91	\$53.91	\$0.00
Debt Secured by Vehicle	\$11,169.71	\$0.00	\$0.00
All Other Secured	\$585.00	\$80.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$53,010.24</b>	<b>\$133.91</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$90,816.22</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,075.71</u>	
Disbursements to Creditors	<u>\$133.91</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,209.62</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/07/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.